

# Northern California Tile Industry Trust Funds

Health & Welfare • Vacation & Holiday • Defined Benefit Pension • Defined Contribution Pension

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## SUMMARY OF MATERIAL MODIFICATION

to the

### NORTHERN CALIFORNIA TILE INDUSTRY HEALTH AND WELFARE PLAN

**TO:** All Participants and Beneficiaries enrolled in the PPO Plan under the Northern California Tile Industry Health and Welfare Plan

**FROM:** Board of Trustees

**DATE:** December 1, 2025

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The purpose of this letter is to notify you of important changes to the Northern California Tile Industry Health and Welfare Plan. You should take the time to read this Summary of Material Modifications carefully and keep it with the copy of the Summary Plan Description (SPD) that was previously provided to you. If any conflict should arise between this Summary and the Plan, or if any point is not discussed in this Summary or is only partially discussed, the terms of the Plan will govern in all cases. The Trustees have made the following change to the Plan:

#### **Coverage of COVID-19 Vaccine:**

Currently, the PPO plan covers all COVID-19 vaccines without cost sharing, as recommended by the Centers for Disease Control and Prevention (CDC). The CDC has changed its recommendation, limiting who is eligible for a COVID-19 vaccine. In response, effective November 19, 2025 the Plan has been amended to continue to cover all COVID-19 vaccines without cost sharing, as recommended by the California Department of Public Health (CDPH), regardless of whether they are included in the CDC recommendations. The CDPH's current recommendation is that all individuals age 6 months or older are eligible to receive the COVID-19 vaccine. Going forward the Plan will cover without cost sharing all vaccines that are included in the recommendations of the CDC and the CDPH.

**This means the Plan will continue to cover all COVID-19 vaccines without cost sharing for all individuals age 6 months or older. This is not a change from the vaccine coverages formerly in effect. Your experience with vaccines for yourself and your family should be the same as last year.**

This Notice of Benefit Changes provides you with a summary of changes to the Northern California Tile Industry Health and Welfare Plan. This Notice supplements the Summary Plan Description (SPD). Please read it carefully and retain it with your copy of the SPD for future reference. If you have any questions, call or write the Administrative Office at:

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#### Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-888-208-0250

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 1- 888-208-0250

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